

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-27541-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Louis Beato Jr.	Martine A. Beato
aka Louis Beato	aka Martine Annette Beato, aka Martine
53 John McGuckin Dr	Beato
Brick, NJ 08724-7751	53 John McGuckin Dr
	Brick, NJ 08724-7751

Social Security No.:  
xxx-xx-2764

xxx-xx-1452

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on September 14, 2018 and a confirmation hearing on such Plan has been scheduled for January 9, 2019.

The debtor filed a Modified Plan on January 2, 2019 and a confirmation hearing on the Modified Plan is scheduled for Feb. 13, 2019 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 4, 2019  
JAN: pbf

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Louis Beato Jr.  
Martine A. Beato  
DebtorsCase No. 18-27541-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 186Page 1 of 3  
Total Noticed: 73

Date Rcvd: Jan 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2019.

db/jdb Louis Beato Jr., Martine A. Beato, 53 John McGuckin Dr, Brick, NJ 08724-7751  
 aty +RAS Citron Law Offices, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 cr +United Teletech Financial FCU, Attn: Michael R. DuPont, Esq, 229 Broad St., PO Box 610, Red Bank, NJ 07701-0610  
 cr +WELLS FARGO BANK, N.A., ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE, SUITE 100, BOCA RATON, FL 33487-2853  
 517794945 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., DBA GM Financial, P.O Box 183853, Arlington, TX 76096)  
 517789966 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517734296 Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564  
 517734298 Barclays Bank Card Services, Customer Service, PO Box 8802, Wilmington, DE 19899-8802  
 517734299 Beachside Pediatrics Dentistry, 105 Berkeley Ave, Ocean, NJ 07712-4707  
 517827625 +Brielle Orthopedics, Apex Asset Mgmt., LLC, POB 5407, Lancaster, PA 17606-5407  
 517734300 Brielle Orthopedics PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776  
 517734305 Client Services, Inc., For Lowes Consumer Credit Card, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-4047  
 517734308 FBCS, Inc., for CF Medical, LLC, PO Box 1116, Charlotte, NC 28201-1116  
 517758052 GM Financial, POB 183593, Arlington, TX 76096-3593  
 517734310 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292  
 517734311 Hackensack Meridian Health-Ocean Medical, PO Box 650292, Dallas, TX 75265-0292  
 517734312 Ivy Rehab Network, c/o Independent Recovery Res, 24 Railroad Ave, Patchogue, NY 11772-3518  
 517734314 Jersey Shore Neurology Associates, 1900 State Route 33, Neptune, NJ 07753-4800  
 517758055 Jersey Shore OP-Meridian Health, POB 650292, Dallas, TX 75265-0292  
 517734315 Keith R. Esposito, Esq., Lyon Doughty & Veldhuis, PC, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-1725  
 517734316 Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
 517758056 MaBSTOA, Treasury Dept., 130 Livingston St., Rm., 7085, Brooklyn, NY 11201-5106  
 517761657 +Medallion Bank, c/o Systems & Services Technologies, Inc, as servicer for Medallion Bank, PO Box 9013, Addison, Texas 75001-9013  
 517758057 Metropolitan Trans. Auth., Prudential Retirement, POB 5012, Scranton, PA 18505-5012  
 517734320 NJ EZ Pass, Customer Service, PO Box 52002, Newark, NJ 07101-8202  
 517734321 Ocwen Loan Servicing, LLC, Attn: Customer Care, PO Box 24738, West Palm Beach, FL 33416-4738  
 517734323 Richard Citron, Esq., RAS Citron, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927  
 517734324 Rickart Collection Systems, PO Box 7242, North Brunswick, NJ 08902-7242  
 517734327 Seaview Orthopaedic, 1200 Eagle Ave, Ocean, NJ 07712-7631  
 517734328 Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860  
 517758058 Systems & Services Technologies, Inc., POB 3999, St. Joseph, MO 64503-0999  
 517734329 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433  
 517758053 Untied Teletech Financial, 205 Hance Ave., Tinton Falls, NJ 07724-2764  
 517834324 Wells Fargo Bank, N.A., POB 24605, West Palm Beach, FL 33416-4605  
 517831702 +Wells Fargo Bank, National Association as Trustee, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
 517734307 eMedical Offices Middletown, PO Box 6143, Parsippany, NJ 07054-7143

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2019 23:29:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 04 2019 23:29:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517734295 E-mail/Text: roy.buchholz@allianceoneinc.com Jan 04 2019 23:28:50 Alliance One Receivables Management, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643  
 517758054 E-mail/PDF: gcsedi@recoverycorp.com Jan 04 2019 23:27:01 Amazon.Com-Synchrony Bank, POB 965060, Orlando, FL 32896-5060  
 517856692 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 04 2019 23:37:35 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517734297 E-mail/Text: paymentprocessing@avanteusa.com Jan 04 2019 23:28:48 Avante USA, 3600 S Gessner Rd Ste 225, Houston, TX 77063-5357  
 517734301 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:27:06 Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285  
 517734302 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:41 Capital One - Bankruptcy Department, PO Box 30281, Salt Lake City, UT 84130-0281  
 517773361 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:41 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517734303 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:18 Capital One Bank (USA), NA, PO Box 30285, Salt Lake City, UT 84130-0285

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517758060 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 Carson Smithfield, LLC,  
For Merrick/NAC/CovestBanc, PO Box 9216, Old Bethpage, NY 11804-9016  
517734304 E-mail/Text: bankruptcy@certifiedcollection.com Jan 04 2019 23:29:32  
Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750  
517734306 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 04 2019 23:30:25  
Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679  
517734309 E-mail/Text: bnc-bluestem@quantum3group.com Jan 04 2019 23:30:15 Fingerhut,  
Credit Account Services, PO Box 1250, Saint Cloud, MN 56395-1250  
517812431 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 04 2019 23:29:55 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
517734313 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 04 2019 23:29:56 Jefferson Capital Systems, LLC,  
PO Box 17210, Golden, CO 80402-6020  
517771875 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 04 2019 23:27:15  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517734317 E-mail/PDF: gecscedi@recoverycorp.com Jan 04 2019 23:26:36 Lowes- Synchrony Bank,  
Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
517771877 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517734319 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 Merrick Bank, Customer Service,  
PO Box 9201, Old Bethpage, NY 11804-9001  
517734318 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001  
517758061 E-mail/Text: bankruptcydpt@mcmcg.com Jan 04 2019 23:29:39 Midland Credit Management, Inc.,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517734322 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:21  
Portfolio Recovery, 120 Corporate Blvd # 100, Norfolk, VA 23502-4952  
517862547 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:44  
Portfolio Recovery Associates, LLC, C/O Barclays Bank Delaware, POB 41067,  
Norfolk VA 23541  
517863781 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:27:10  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
517852099 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:27:10  
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,  
Norfolk VA 23541  
517856710 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:45  
Portfolio Recovery Associates, LLC, c/o Lord&taylorconvertedaccts, POB 41067,  
Norfolk VA 23541  
517850339 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:48:44  
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541  
517861759 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:45  
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  
517852107 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:45  
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
517797021 E-mail/Text: bnc-quantum@quantum3group.com Jan 04 2019 23:29:35  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
517734325 +E-mail/Text: bkrpt@retrievalmasters.com Jan 04 2019 23:29:38 RMCB, 4 Westchester Plz,  
Elmsford, NY 10523-3835  
517734326 E-mail/Text: bankruptcy@savit.com Jan 04 2019 23:30:29 Savit Collection Agency,  
PO Box 250, East Brunswick, NJ 08816-0250  
517737402 +E-mail/PDF: gecscedi@recoverycorp.com Jan 04 2019 23:27:01 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517758059 +E-mail/Text: bankruptcy@sccompanies.com Jan 04 2019 23:30:36 Through the Country Door,  
POB 2834, Monroe, WI 53566-8034  
517806026 E-mail/Text: laura@redbanklaw.com Jan 04 2019 23:28:52  
United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610  
517734330 E-mail/Text: bnc-bluestem@quantum3group.com Jan 04 2019 23:30:15 WebBank,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* OCWEN LOAN SERVICING LLC, Attn: Customer Care, PO Box 24738,  
West Palm Beach, FL 33416-4738  
517815203\* ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
P.O Box 183853, Arlington, TX 76096)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION  
ajennings@rasflaw.com  
David E. Shaver on behalf of Joint Debtor Martine A. Beato dshaver@bnfsbankruptcy.com  
David E. Shaver on behalf of Debtor Louis Beato Jr. dshaver@bnfsbankruptcy.com  
Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,  
dana@redbanklaw.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7